

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

APPLICANT(S): DeFrancesco et al.  
APPLICATION NO.: 10/649,397      ART UNIT: 3696  
FILING DATE: August 27, 2003      EXAMINER: Felten, Daniel S.  
TITLE: Computer Implemented Automated Credit Application Analysis and  
Decision Routing System

Mail Stop Amendment  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

**RESPONSE TO SECOND OFFICE ACTION**

In response to the Office Action mailed on February 27, 2009, the Applicants respectfully submit this Response:

**Amendments to the Specification** begin on page 2 of this paper;

**Remarks** begin on page 3 of this paper; and

**Conclusion** begins on page 5 of this paper.

Through the enclosed Petition, we respectfully request a two-month extension of the date for reply to June 27, 2009. Applicant hereby authorizes the Commissioner to charge the fee associated with the filing of this Petition to Deposit Account No. 07-1700. In the event that any additional fees are due, the Commissioner is hereby authorized to charge such fees to Deposit Account No. 07-1700.